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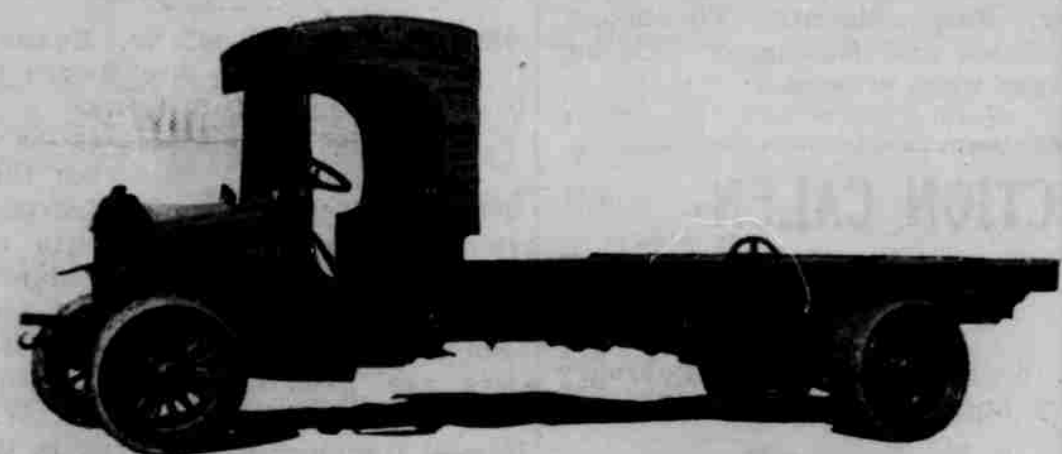
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MORAND CUSHION WHEELS



5-ton Pierce-Arrow owned by the Edward Hines Lumber Co., Chicago, equipped with Morand Cushion Wheels.

MORAND Cushion Wheels are made in two types: The Morand Standard is a complete unit to fit any standard make of truck; the Morand demountable is designed to replace, or interchange with any giant pneumatic without wheel change.

On any street in Chicago you can see satisfied truck owners saving money, time, and trouble on Morand equipment.

Write for full details

Morand Cushion Wheel Co.

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CHICAGO - ILLINOIS

The Universal Implement

Forty years ago the telephone was a luxury. Today, it has become a necessity within the reach of everybody. Where once a business house had one telephone with a limited talking range, today that business house has a service with the range of a continent and every branch of every business is linked to every other by an intercommunicating telephone system.

This vast extension of the limits of telephone communication has opened up a wide range of uses for Bell Long Distance service. The Long Distance service is equally useful in making a social engagement in the suburbs or closing an important business deal in New York, Boston or San Francisco.

"Station-to-station" service is a money and time saver. It is explained in the current issue of the Alphabetical Telephone Directory.

ILLINOIS BELL TELEPHONE COMPANY



OFFICIAL PUBLICATION.	
Annual statement of the Ohio Valley Fire & Marine Insurance Company, of Paducah, in the State of Kentucky, on the 31st day of December, 1921, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.	
Amount of capital paid up...	\$180,000.00
Premiums received...	186,839.15
Interest, rents and dividends...	18,866.97
From all other sources...	28,488.85
Total income...	284,174.77
Losses paid during the year...	198,597.67
Agents' compensation and allowances...	59,518.24
All other disbursements...	69,670.45
Total disbursements...	327,786.36
LEDGER ASSETS.	
Book value of real estate...	34,439.90
Mortgage loans on real estate...	229,395.63
Collateral loans...	14,447.47
Book value of bonds and stocks...	35,079.50
Cash in office and bank...	35,952.57
Agents' balances...	15,691.67
Other ledger assets...	15,691.67
Total ledger assets...	451,093.74
NON-LEDGER ASSETS.	
Interest...	9,990.31
Other non-ledger assets...	43,347.04
Gross assets...	504,431.09
Deduct assets not admitted...	57,005.25
Admitted assets...	447,425.84
LIABILITIES.	
Total unpaid losses...	49,648.39
Total unearned premiums...	141,156.83
Taxes...	1,000.00
Funds held under re-insurance treaties...	11,701.54
Due and to become due for borrowed money...	20,000.00
Other liabilities...	2,394.10
Total amount of all liabilities, except capital...	225,900.86
Capital paid up...	\$180,000.00
Surplus over all liabilities...	41,524.98
Surplus as regards policyholders...	221,524.98
Total...	447,425.84
BUSINESS IN ILLINOIS.	
Net risks taken during the year...	\$2,265,230.00
Net premiums received during the year...	28,378.88
Net losses paid...	23,125.67
Net losses incurred during the year...	17,585.47

OFFICIAL PUBLICATION.	
Annual statement of the Fire Insurance Company, of New York, in the State of New York, on the 31st day of December, 1921, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.	
Amount of capital paid up...	\$400,000.00
Premiums received...	\$1,519,062.46
Interest and dividends...	124,502.10
From all other sources...	2,936.40
Total income...	\$1,946,502.96
Losses paid during the year...	\$1,079,120.03
Agents' compensation and allowances...	345,050.03
All other disbursements...	394,914.46
Total disbursements...	\$1,819,084.52
LEDGER ASSETS.	
Mortgage loans on real estate...	64,500.00
Book value of bonds and stocks...	2,034,374.67
Cash in office and bank...	287,257.32
Agents' balances...	446,672.63
Total ledger assets...	\$2,831,834.62
NON-LEDGER ASSETS.	
Interest...	18,205.07
Other non-ledger assets...	101,239.67
Gross assets...	\$2,951,329.36
Deduct assets not admitted...	9,777.00
Admitted assets...	\$2,941,552.36
LIABILITIES.	
Total unpaid losses...	\$37,116.17
Total unearned premiums...	1,331,683.82
Salaries, rents, bills, taxes, etc.	30,000.00
Total amount of all liabilities, except capital...	\$1,738,799.99
Capital paid up...	\$400,000.00
Surplus over all liabilities...	\$602,752.37
Surplus as regards policyholders...	1,202,752.37
Total...	\$2,941,552.36
BUSINESS IN ILLINOIS.	
Net risks taken during the year...	\$7,184,066.00
Net premiums received during the year...	130,114.20
Net losses paid...	60,669.04
Net losses incurred during the year...	53,133.20

OFFICIAL PUBLICATION.	
Annual statement of the Pennsylvania Fire Insurance Company, of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1921, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.	
Amount of capital paid up...	\$750,000.00
Premiums received...	\$4,394,339.55
Interest, rents and dividends...	\$84,765.29
From all other sources...	14,192.27
Total income...	\$5,493,347.81
Losses paid during the year...	\$2,966,353.44
Agents' compensation and allowances...	1,140,741.27
All other disbursements...	1,166,846.46
Total disbursements...	\$5,928,795.90
LEDGER ASSETS.	
Book value of real estate...	\$182,865.31
Collateral loans...	2,809.98
Book value of bonds and stocks...	9,258,854.43
Cash in office and bank...	540,732.90
Agents' balances...	827,862.42
Other ledger assets...	8,287.88
Total ledger assets...	\$10,822,439.72
NON-LEDGER ASSETS.	
Interest...	16,864.46
Gross assets...	\$10,939,304.18
Deduct assets not admitted...	464,749.13
Admitted assets...	\$10,474,555.05
LIABILITIES.	
Total unpaid losses...	\$58,841.01
Estimated expense of investigation and adjustment of losses...	35,969.00
Total unearned premiums...	5,015,919.32
Amount reclaimable on perpetual policies...	985,986.65
Salaries, rents, bills, taxes, etc.	156,809.74
Contingent commissions or other charges due or accrued...	20,061.25
Total amount of all liabilities, except capital...	\$6,801,556.96
Capital paid up...	\$750,000.00
Surplus over all liabilities...	\$2,922,968.09
Surplus as regards policyholders...	3,672,968.09
Total...	\$10,474,555.05
BUSINESS IN ILLINOIS.	
Net risks taken during the year...	\$28,142,454.00
Net premiums received during the year...	332,714.24
Net losses paid...	156,269.95
Net losses incurred during the year...	138,933.44

OFFICIAL PUBLICATION.	
Annual statement of the Northwestern Fire and Marine Insurance Company, of Minneapolis, in the State of Minnesota, on the 31st day of December, 1921, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.	
Amount of capital paid up...	\$400,000.00
Premiums received...	209,521.85
Interest and dividends...	65,058.33
From all other sources...	3,050,064.63
Total income...	\$3,304,645.41
Losses paid during the year...	\$257,831.66
Agents' compensation and allowances...	359,462.74
All other disbursements...	2,997,052.02
Total disbursements...	\$3,614,426.42
LEDGER ASSETS.	
Mortgage loans on real estate...	809,250.00
Book value of bonds and stocks...	262,733.97
Cash in bank...	301,580.16
Agents' balances...	17,294.90
Other ledger assets...	161,220.74
Total ledger assets...	\$1,430,497.30
NON-LEDGER ASSETS.	
Interest...	29,384.05
Other non-ledger assets...	10,156.05
Admitted assets...	\$1,460,037.40
LIABILITIES.	
Total unpaid losses...	28,209.89
Total unearned premiums...	221,755.67
Salaries, rents, bills, taxes, etc.	25,000.00
Funds held under re-insurance treaties...	482,593.72
Total amount of all liabilities, except capital...	767,659.13
Capital paid up...	\$400,000.00
Surplus over all liabilities...	\$29,378.23
Surplus as regards policyholders...	692,378.23
Total...	\$1,460,037.40

OFFICIAL PUBLICATION.	
Annual statement of the Palmetto Fire Insurance Company, of Sumter, in the State of South Carolina, on the 31st day of December, 1921, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.	
Amount of capital paid up...	\$400,000.00
Premiums received...	\$382,052.94
Interest, rents and dividends...	42,915.38
From all other sources...	15,070.50
Total income...	\$440,038.82
Losses paid during the year...	\$67,962.52
Agents' compensation and allowances...	9,447.29
All other disbursements...	166,549.03
Total disbursements...	\$223,958.84
LEDGER ASSETS.	
Book value of real estate...	18,841.91
Mortgage loans on real estate...	638,002.91
Collateral loans...	33,814.95
Book value of bonds and stocks...	160,729.14
Cash in office and bank...	78,874.74
Agents' balances...	35,462.33
Other ledger assets...	50,709.91
Total ledger assets...	\$1,121,737.86
NON-LEDGER ASSETS.	
Interest...	\$1,001.04
Other non-ledger assets...	1,153.09
Gross assets...	\$1,123,891.99
Deduct assets not admitted...	13,446.72
Admitted assets...	\$1,110,445.27
LIABILITIES.	
Total unpaid losses...	\$123,663.83
Estimated expense of investigation and adjustment of losses...	500.00
Total unearned premiums...	70,776.92
Interest and dividends due and accrued...	20,029.75
Salaries, rents, bills, taxes, etc.	24,500.00
Contingent commissions or other charges due or accrued...	22,000.00
Due and to become due for borrowed money...	12,750.00
Total amount of all liabilities, except capital...	\$274,220.05
Capital paid up...	\$400,000.00
Surplus over all liabilities...	157,005.59
Surplus as regards policyholders...	557,005.59
Total...	\$1,110,445.27
BUSINESS IN ILLINOIS.	
Net risks taken during the year...	\$1,524,338.00
Net premiums received during the year...	15,119.04
Net losses paid...	21,847.59
Net losses incurred during the year...	20,803.94

OFFICIAL PUBLICATION.	
Annual statement of The Franklin Insurance Company, of Hartford, in the State of Connecticut, on the 31st day of December, 1921, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.	
Amount of capital paid up...	\$3,000,000.00
Premiums received...	\$9,825,107.86
Interest, rents and dividends...	1,259,706.38
From all other sources...	15,303.74
Total income...	\$11,100,117.98
Losses paid during the year...	\$5,425,426.11
Agents' compensation and allowances...	2,147,785.32
All other disbursements...	3,238,829.95
Total disbursements...	\$10,812,041.38
LEDGER ASSETS.	
Book value of real estate...	650,756.68
Mortgage loans on real estate...	144,150.00
Collateral loans...	100,000.00
Book value of bonds and stocks...	17,092,356.39
Cash in office and bank...	7,108,489.25
Agents' balances...	2,035,754.90
Other ledger assets...	70,650.31
Total ledger assets...	\$21,860,770.25
NON-LEDGER ASSETS.	
Interest...	\$130,274.45
Other non-ledger assets...	\$45,851.57
Gross assets...	\$22,036,896.27
Deduct assets not admitted...	217,867.94
Admitted assets...	\$21,819,028.33
LIABILITIES.	
Total unpaid losses...	\$1,677,736.70
Estimated expense of investigation and adjustment of losses...	20,150.00
Total unearned premiums...	9,511,556.21
Salaries, rents, bills, taxes, etc.	330,000.00
Contingent commissions or other charges due or accrued...	50,000.00
Other liabilities...	99.75
Total amount of all liabilities, except capital...	\$11,589,342.66
Capital paid up...	\$3,000,000.00
Surplus over all liabilities...	\$9,245,685.67
Surplus as regards policyholders...	12,242,685.67
Total...	\$24,014,028.33
BUSINESS IN ILLINOIS.	
Net risks taken during the year...	\$45,568,997.00
Net premiums received during the year...	416,867.32
Net losses paid...	221,345.25
Net losses incurred during the year...	204,733.89

OFFICIAL PUBLICATION.	
Annual statement of the New Brunswick Fire Insurance Company, of New Brunswick, in the State of New Jersey, on the 31st day of December, 1921, made to the Director of Trade and Commerce of the State of Illinois, pursuant to law.	
Amount of capital paid up...	\$500,000.00
Premiums received...	\$48,792.07
Interest, rents and dividends...	102,375.19
From all other sources...	705,120.18
Total income...	\$1,256,287.44
Losses paid during the year...	\$66,341.80
Agents' compensation and allowances...	36,697.30
All other disbursements...	713,174.40
Total disbursements...	\$1,116,213.50
LEDGER ASSETS.	
Book value of real estate...	\$200,000.00
Mortgage loans on real estate...	\$15,810.00
Book value of bonds and stocks...	1,294,584.80
Cash in office and bank...	46,267.43
Agents' balances...	67,817.84
Other ledger assets...	2,492.18
Total ledger assets...	\$1,514,972.23
NON-LEDGER ASSETS.	
Interest...	\$9,028.41
Other non-ledger assets...	10,094.53
Gross assets...	\$1,534,095.19
Deduct assets not admitted...	80,716.12
Admitted assets...	\$1,453,379.07
LIABILITIES.	
Total unpaid losses...	\$211,629.57
Estimated expense of investigation and adjustment of losses...	4,000.00
Total unearned premiums...	419,785.25
Interest and dividends due and accrued...	3,361.63
Salaries, rents, bills, taxes, etc.	20,500.00
Contingent commissions or other charges due or accrued...	9,000.00
Due and to become due for borrowed money...	410,000.00
Other liabilities...	2,192.12
Total amount of all liabilities, except capital...	\$1,080,468.63
Capital paid up...	\$500,000.00
Surplus over all liabilities...	\$173,250.40
Surplus as regards policyholders...	673,250.40
Total...	\$1,453,379.07
BUSINESS IN ILLINOIS.	
Net risks taken during the year...	\$11,734,156.00
Net premiums received during the year...	49,653.76
Net losses paid...	32,468.96
Net losses incurred during the year...	38,041.99

OFFICIAL PUBLICATION.	
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